



March Newsletter



Don't forget about your Universal Credit changes!

With rents increasing from 1st April, it's important to ensure that the increased charges are taken into account if you claim Universal Credit. Remember to go to your Journal on or after 1st April to confirm that your rent is changing, so that your Universal Credit can be adjusted to meet the extra cost.

Share your voice as a part of the Housing Ombudsman Resident Panel

The Housing Ombudsman, which investigates and resolves disputes involving tenants and leaseholders of social landlords, is looking to recruit new panel members to share their experiences, suggest improvements and work with the organisation to make services better for all social housing residents.

As a panel member you can:

- Share your experiences to help identify areas where services can be improved to ensure tenants are at the center.
- Shape services by attending regular meetings with the Ombudsman and have your say via short surveys, consultations, and virtual discussions. Your feedback will give tenants a voice in everything they do.
- Learn more about the Housing Ombudsman and hear about the work it does to improve landlord services and how it will positively impact tenants living in social housing.
- Talk to others and help reach other tenants within your local community and raise awareness of the work they do.

Applications are open until 30th April and you find out more information [here](#).

Do you feel safe in your home?

If you do not feel safe in your home, you do not have to suffer alone; there are people at CHS who can help. Domestic abuse destroys lives and can happen in any household. It is defined by any incident or pattern of incidents including controlling, coercive, threatening behaviour, degrading or violent behaviour including sexual abuse.

It's mainly partners or ex-partners who are responsible, although it can also be family members or carers. Domestic abuse is widespread and under-reported and can happen to men or women. Children are also affected by domestic abuse in the home, either by seeing abuse or by being abused themselves.

What will we do to help you?

We firmly believe that you should not live in fear of violence or abuse from a partner, ex-partner or any other member of your household. If you're worried you may be experiencing domestic abuse, we will approach you sensitively to ask what we can do to help and support you. If you report domestic abuse to us, we will respond quickly and agree with you how we can help, how you can keep in contact with us safely, and what steps to take next.

If you're a perpetrator of domestic abuse, we will find out and take appropriate action against you.

We will also help and support you to rebuild your life, agreeing with you how you want us to support you and working in partnership with other agencies. We know every case is different so we will advise you on what options you have. We will be supportive and non-judgmental and if you would prefer to speak to someone of the same sex as you, we will arrange this for you too.

Checking the risk to your safety

When domestic abuse is reported to us, we immediately carry out a risk assessment and will go through your options with you. This may include steps such as changing your locks, adding more security or looking for alternative accommodation. We will explain the options available to you and it's your choice what to do next. Once we agree a plan with you, we will continue to stay in touch with you.

More help and advice

Our [website](#) has further information about different types of domestic abuse and how to recognise warning signs, as well as lots of contact details for specialist helplines.



If you're worried about someone knowing that you have visited the page on our website, click the red Quick Exit button at the top of the screen to leave the page quickly. This will prevent a perpetrator from using the 'back' button to visit any pages you've been reading on our website. However, it will appear as 'recently closed' on your 'history' which you may be asked to explain.

If you're experiencing any form of domestic abuse, please contact us confidentially to talk over your options: **0300 1113555**. You can also contact:

- National Domestic Abuse Helpline (available 24 hours a day) - **0808 2000 247**
- Cambridge Women's Aid - **01223 460947**
- **In an emergency, always call 999.**

Net zero carbon commitments

At CHS Group, we're committed to reducing carbon emissions from our homes by ensuring that they have the right levels of insulation and energy efficiency measures. We're therefore excited to share some important information about our commitment and what it means for all of our tenants.

Our vision is to ensure that by 2050, our homes achieve net zero carbon. Creating sustainable and energy efficient homes, communities and a sustainable business are fundamental to delivering our purpose.

So, what does net zero carbon actually mean?

Essentially, it's a state where the net amount of carbon dioxide and other greenhouse gases emitted into the atmosphere are balanced by an equivalent amount that is removed. This can be achieved through a variety of ways, including reducing emissions, offsetting remaining emissions via carbon removal projects, and investing in renewable energy sources.

Why does it matter?

By reducing our carbon emissions, we can help combat climate change and create a healthier, more sustainable environment for ourselves and future generations. It also means we're taking responsibility for our environmental impact and leading the way in building a more sustainable community.

What are we doing to achieve net zero carbon?

We're implementing a few new initiatives to reduce our carbon footprint including:

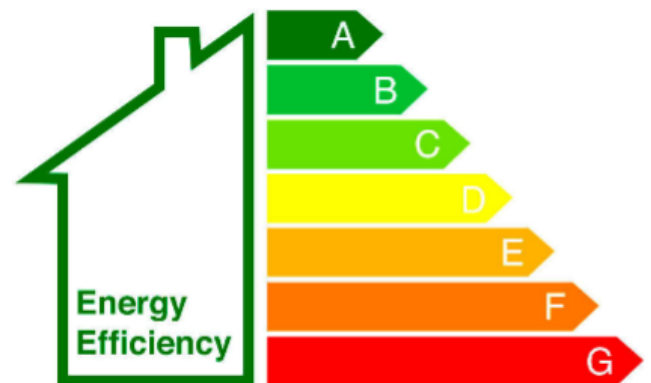
Energy Performance Certificates (EPC) and surveys

You may have seen this symbol on some of your household appliances and it also applies to your home. Homes in England can be graded from G to A, much like electrical goods you may buy, G being the lowest energy efficient and A being the highest. The energy efficiency grade of your home can be measured by a surveyor who will record:

- Type of walls in the property
- Condition of your windows and doors
- Way of heating the property
- Thickness of your loft insulation

The results of the survey create an Energy Performance Certificate, usually referred to as an EPC.

If we can improve your home's energy efficiency, this could save you money on your fuel bills by reducing your overall energy use.



For example, if your home is well insulated, it will retain heat better, making it more comfortable and reducing your energy use. Your home will be easier to heat in the winter and keep cooler in the summer. It will also help protect the planet, as lower energy use creates less carbon emissions.

Currently **63%** of our homes have an EPC and of these **91% are EPC C** or above which means we generally have well insulated homes.

Our target is to ensure that every one of our homes has an EPC at a Band C by 2030, and to do that, we need to collect as many EPCs as possible.

To help us achieve all of this, we have commissioned a company called Pennington Choices to carry out EPCs into some of our homes and some of you may have already been contacted by them to carry out a survey. We are currently only surveying homes that do not have an EPC or properties we have identified as being the least energy efficient.

We will then analyse the results to understand how we can improve the energy efficiency of your home, such as by installing more insulation.



To help with the cost of carrying out these upgrades to some of our properties, we applied for grant funding from the 'Social Housing Decarbonisation Fund (SHDF)' and have been awarded just under £1 million. For any home with EPC of D or below, we are able to bid for additional funding to cover the cost of improvements to some properties to help us bring them up to an EPC C.

Depending on the specific requirements of your home, this work may include:

- External wall insulation
- Internal wall insulation
- Loft insulation
- Measures to make homes more thermally efficient.



Planned improvements on our homes

To ensure that our properties are thermally efficient and are maintained at a decent standard, we also run a planned improvements programme each year. This helps us to ensure that your home is well insulated with draught-proof windows and doors to retain heat better. We also ensure you have modern gas or electric heaters that are of a good standard, replacing any that may be omitting too much carbon.

In some of our newer homes, we have installed Air Source Heat Pumps (ASHP).

ASHP is a heat pump that extracts heat energy from the air or ground, even when it is cold outside, and uses it to warm your home.

A well-designed heat pump system transfers around three to four times more energy into a property as heat than it uses to extract it. As a result, heat pumps are incredibly efficient.

In the future, we may look to replace some of our gas boilers with ASHP but because these systems work best when homes are thermally insulated, we need to ensure all our properties have an EPC of C or above before we can consider changing our heating source.



How does this affect you as a tenant?

There are a number of ways our net zero carbon efforts may affect your daily life in a positive way:

1. Lower energy costs: by improving energy efficiency and sourcing renewable energy, we aim to lower overall energy use in your home, reducing your energy bills.
2. Healthier living environment: reducing our carbon footprint can lead to improved air quality and a healthier living environment for all of us.
3. Proud to be part of a sustainable community: as a CHS tenant, you can take pride in knowing that you are part of a community that is committed to sustainability and reducing its environmental impact.



Get involved!

We believe that achieving net zero carbon is a collective effort, and we invite all of our tenants to get involved and contribute to our sustainability goals. Here's what you can do to support our efforts:



Energy conservation: be mindful of your energy usage by turning off lights and appliances when not in use and consider using energy-efficient products in your home.



Reducing your carbon footprint: using more eco-friendly methods of transport.



Recycling and waste reduction: participate in local recycling programmes and initiatives to minimise waste and support a circular economy.

We want to thank all of our tenants for their support and cooperation as we work towards achieving our net zero carbon goals. Together, we can make a meaningful impact on the environment and create a more sustainable and vibrant community for everyone.

Romance fraud: five ways to spot the signs of this scam

Our tenants' safety and wellbeing is our top priority so we regularly share details of common scams so that you can avoid them. One type of scam that is on the rise is 'romance fraud' which happens when you think you've met the perfect partner online, but they are using a fake profile to form a relationship with you.

The fraudster gains your trust over a number of weeks or months and tries to convince you that you are in a loving and caring relationship. However, the criminal's end goal is only ever to get your money or personal information.

These criminals are experts at impersonating people, and they will spend hours researching you for their scams, especially when committing romance fraud.

Here are five ways to spot the signs of romance fraud

1. Have you struck up a relationship with someone online and they have declared their love for you quickly and without ever meeting you? Many fraudsters claim to be overseas because they work in the military or medical profession.
2. Do they make up excuses as to why they can't video chat or meet in person and try to move your conversations off the platform you met on?
3. Have they asked you for financial help, saying it is a time-critical emergency? They may give a reason that pulls at the heartstrings e.g. medical emergency or treatment, and they may get defensive if you decline to help.
4. Are their photos a bit too perfect? Fraudsters often steal photos from an actor or model. If in doubt, you can do a **reverse image search** which will find photos that have been taken from somewhere else.
5. Are they telling you to keep your relationship private and not to discuss anything with your friends and family? This is to try and isolate you from people close to you. Remember, if the person you have met online is genuine, they will want the best for you and won't mind you checking that they are who they say they are.

How to protect yourself



STOP

Take a moment to stop and think before parting with your money or information.



CHALLENGE

Is this person really who they say they are? Could it be fake? It's OK to reject, refuse or ignore any requests for your financial or personal details. Criminals will try to rush or panic you.



PROTECT

Contact your bank immediately if you think you're a victim of a scam and report it to Action Fraud.

If you are a victim of romance fraud

Fraudsters are very convincing so don't be embarrassed to tell someone if you think you have been scammed. Speak to a friend or family member, and if you have sent them any money, contact your bank immediately and report it to **Action Fraud** on **0300 123 2040** or via **actionfraud.police.uk**



For more help and guidance, to check your rent account and raise repairs, don't forget to log into **myCHS.**

We'd also love to hear your thoughts on our new newsletter. To get in touch, email: **info@chsgroup.org.uk.**

